REMARKS

Reconsideration of the present application is respectfully requested in view of the following remarks. Prior to entry of this response, Claims 1-29 were pending in the application, of which Claims 1, 12, 17, 19, and 21 are independent. In the Final Office Action dated January 21, 2004, Claims 1-29 were rejected under 35 U.S.C. §103(a). Following this response, Claims 1-29 remain in this application. Applicants hereby address the Examiner's rejections in turn.

I. Rejection of the Claims Under 35 U.S.C. § 103(a)

In the Final Office Action dated January 21, 2004, the Examiner rejected Claims 1, 2, 5-13, 15-22, and 24-29 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,488,206 ("*Flaig*") in view of U.S. Patent No. 6,158,657 ("*Hall*"). Applicants respectfully traverse this rejection because combining *Flaig* with *Hall* would not have led to the claimed invention.

In more detail, independent Claims 1, 12, 17, 19, and 21 are patentably distinguishable over the cited art. For example, Claim 1 recites a method for providing a credit card product. Next the method includes sending an applicant a credit card that has not been activated and requiring the applicant to answer at least a first risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question. Then the method includes determining a credit limit for the applicant based on the applicant's answers to the risk-splitting questions and activating the credit card with the credit limit.

In contrast, *Flaig* at least does not teach or suggest requiring the applicant to answer at least a first risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question. Furthermore, and as admitted by the Examiner, *Flaig* at least does not teach or suggest determining a credit limit for the applicant based on the applicant's answers to the risk-splitting questions. For example, *Flaig* merely discloses requesting "identification information such as the cardholders name, a pin number, the maiden name of the cardholder's mother, a password...". (*See* col. 5, lines 23-26.). The "identification information" requested in *Flaig* is used to identify a person as a cardholder for validation purposes. (*See* col. 5, lines 29-34.) Applicants respectfully submit that *Flaig* does not teach or suggest asking a second question based upon a first question. Moreover, Applicants respectfully submit that *Flaig* requests "identification information" and does not teach or suggest asking "risk-splitting questions". In addition, *Flaig*, uses the information to identify a cardholder in order to validate a credit card, and does not teach or suggest determining a credit limit, as admitted by the Examiner.

Furthermore, *Hall* does not overcome *Flaig's* deficiencies. *Hall* merely discloses basing a credit limit on a cardholder's earning capacity and credit history. (*See* col. 1, lines 33-41.) *Hall* does not teach or suggest asking a second question based on a response to a first question. Moreover, *Hall* does not teach or suggest asking any type of "risk-splitting" question, and therefore cannot determine anything, much less a credit limit, based on question types not asked. Like *Flaig*, *Hall* at least does not teach or suggest requiring the applicant to answer at least a first risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply

to the first risk splitting question. Moreover, *Hall* at least does not teach or suggest determining a credit limit for the applicant based on the applicant's answers to the risk-splitting questions.

Combining *Flaig* with *Hall* would not have led to the claimed invention because *Flaig* and *Hall,* either individually or in combination, at least do not teach or suggest: i) requiring the applicant to answer at least a first risk-splitting question and a second risk-splitting question, the second risk splitting question being based on a reply to the first risk splitting question; or ii) determining a credit limit for the applicant based on the applicant's answers to the risk-splitting questions, as recited by independent Claim 1. Independent Claims 12, 17, 19, and 21 each include a similar recitation. Accordingly, independent Claims 1, 12, 17, 19, and 21 patentably distinguish the present invention over the cited art, and Applicants respectfully request withdrawal of this rejection of Claims 1, 12, 17, 19, and 21.

Dependent Claims 2-11, 13-16, 18, 20, and 22-29 are also allowable at least for the reasons above regarding independent Claims 1, 12, 17, 19, and 21, and by virtue of their respective dependencies upon independent Claims 1, 12, 17, 19, and 21. Accordingly, Applicants respectfully request withdrawal of this rejection of dependent Claims 2-11, 13-16, 18, 20, and 22-29.

II. Conclusion

Applicants respectfully submit that the entry of the response would place the application in better form for appeal, should the Examiner dispute the patentability of the pending claims.

In view of the foregoing remarks, Applicants respectfully submit that the claimed invention, is neither anticipated nor rendered obvious in view of the prior art references cited against this application. Applicants therefore request the entry of this response, the Examiner's reconsideration and reexamination of the application, and the timely allowance of the pending claims.

In view of the foregoing, Applicants respectfully submit that the pending claims are patentable over the cited references. The preceding arguments are based only on the arguments in the Official Action, and therefore do not address patentable aspects of the invention that were not addressed by the Examiner in the Official Action. The claims may include other elements that are not shown, taught, or suggested by the cited art. Accordingly, the preceding argument in favor of patentability is advanced without prejudice to other bases of patentability.

Please grant any extensions of time required to enter this amendment and charge any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

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